ABSTRACT

A system and method are disclosed for conducting electronic commerce such as a virtual purchase transaction with an on-line merchant. A user is provided with an intelligent token, such as a smart card containing a digital certificate. The intelligent token suitably authenticates with a wallet server on a network that conducts all or portions of the transaction on behalf of the user with out requiring changes to the merchant's server. The wallet server interacts with a security server of a selected financial service to provide authentication of the transaction. Upon authentication, the digital wallet pre-fills forms which are transmitted to the merchant who contacts the security server for validation of the forms and upon validation, completes the transaction with the user.

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